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ABSTRACT

This manual is designed to assist those helping professionals responsible for developing consumer education programs for older adults on the topic of housing needs. In a modular presentation format, the materials address the following areas of concern: (1) housing alternatives; (2) subsidized housing; and (3) considerations in deciding where to live and selling or purchasing a home. The appendices contain strategies for analyzing housing needs, estimating household expenses, evaluating the plans of a house and checklists for assessing the benefits and disadvantages of retirement homes and apartments. Workshop guidelines, a program checklist, a facilitator's guide, and references are also provided. (HLM)

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HOUSING NEEDS OF THE ELDERLY

A LEARNING MODULE DEVELOPED BY

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Consumer Education For Older Persons Project

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I. INTRODUCTION

This project, funded by the U.S. Office of Education, focuses upon the development of low-cost consumer education and financial counseling materials to be used by paraprofessionals in leading group educational discussions on topics of particular concern to older people in different settings.

Consumer education and information efforts too often overlook this very special population. The immediate consumer problems and longer term financial necessities of those nearing retirement and those already retired are particularly unique, and older persons are especially vulnerable to housing problems.

A. WHAT THE MODULE IS AND WHAT IT CONTAINS

A module format is used. This means that these materials are self-contained leadership presentation units. The necessary background information on the topic is contained for the leader in addition to presentation plans for leading groups of older learners. Also included are slide/tape materials and "User Guides" to assist the leader in making more effective presentation(s) to the audience.

The leadership presentation unit is on the subject of Housing Needs of the Elderly. It is designed to be used with the accompanying slide package and "User Guide." It also can be used without these materials. However, the presentation will likely be more effective by using the slide/tape materials and "User Guide."

The "User Guide" is an easily photocopied or duplicated one-page sheet which is designed to (1) gain and retain the interest and participation of those attending the session, (2) provide some considerations in determining their housing values and needs, and (3) provide help in deciding housing alternatives during retirement. It can be given to those attending a group discussion on the topic of "Housing Needs of the Elderly."

The "Slide/Tape" presentation is a series of descriptive slides and a cassette tape to help you, as the group leader, to more graphically present the housing considerations and alternatives which older persons are likely to encounter. It is designed to gain the attention and interest of the audience on the topic of "Housing Needs of the Elderly."

The more familiar you are with the topic of Housing Needs of the Elderly, the entire module, the more comfortable you will be in making a presentation on the topic and in handling any questions that are raised. The unit can be used alone as a single session, as a two-part dual session, and/or together with other units as a comprehensive treatment of consumer and financial problems.

B. HOW TO USE IT

Effective use of the module can occur in one or more sessions with a group of older persons. The slide/tape presentation can be used to gain the attention of the audience and visually present some housing alternatives. The group leader then has the opportunity to interact with the audience in achieving the four learning objectives on Housing Needs of the Elderly (see page 9). The "User Guide" then can be used to assist in more effectively achieving those objectives by having the audience record on it during the session in addition to taking it home with them.

C. SINGLE SESSION OR DUAL SESSION APPROACH?

Bearing in mind the physical constraints of older learners, this module has been developed so that it can be used in a single session of about 30 minutes duration, or two sessions on the same topic lasting 30 minutes each. Your task is simpler if you know in advance how much time your particular group of older learners would like to spend on the topic of Housing Needs of the Elderly. For example, if you know that the group prefers only one meeting on this topic, then you can use the "Single Session Presentation Plan" included in this module to guide you through the presentation. If instead they prefer two sessions on the topic, then refer to the "Second Session Presentation Plan" as your guide. In the latter you simply continue the presentation beyond the first session, covering those topics that you were unable to include earlier.

Another distinct possibility is that your group of older learners may decide that they would like to have another session on the topic. This sometimes occurs at the conclusion of a first session which was both stimulating and interesting. In this case, you may decide to invite a guest speaker to further describe other prevalent problems and considerations in the area not covered during the initial session.

II. HOW TO USE THE MODULE

A. BASIC CONSIDERATIONS

Since the program is designed for older adults, it would be helpful to keep in mind some ideas about how older persons can be motivated to learn. Suggestions are given which may be helpful in "turning them on" about educational presentation.

There is a need today in the educational process to place a much greater emphasis upon feelings. Our educational, scientific and objective culture has played up the intellect and played down the expression of feelings. In Consumer Education, the purpose is not to dispense information, not merely to intellectualize about consumer problems and concerns, but to act upon that information in the marketplace. And people act, not according to what they know, but according to how they feel about what they know. This is the source of human motivation and of changing ineffective consumer attitudes and habits.

As the session planner, you should be aware that older consumers may:

1. Be on extremely limited incomes
2. Have physical and cognitive impairments
3. Have little education
4. Have other constraints such as a prevailing sense of insecurity
5. Lack confidence
6. Have uncertainty in their role as consumers in an increasingly complex and unfamiliar marketplace

Your success as the planner and leader depends in large measure on your ability to inspire self-confidence in these older learners. Several means for accomplishing this are:

1. Remind them that they have already COPED with a great many consumer and financial crises over their lives, including a major depression, and that this has given them both the knowledge and skills, as well as the courage, to enable them to COPE again. Try to create a learning climate for them.

2. Provide a climate so that they will learn from each other through sharing ideas during discussion. You are going to reawaken the knowledge and skills that your group of older consumers already have, and give them the chance to share them with others. Thus, members of your audience become both learners and teachers as they share experiences; and through your skill as discussion leader, lessons can be learned from past experiences and reused today in other situations.

B. ENCOURAGING PARTICIPATION

1. Older consumers are not likely to flock to your consumer education session(s). Many will not even understand what you mean by "consumer education." Thus, you will attract many more older persons by focusing on a specific problem topic such as "How to Avoid Being Taken" rather than a course on "consumer education."

2. It may take considerable imagination and hard work to reach the older persons who need and who will benefit most from the session. Successful attendance is helped by "one-on-one" or personal contacts, including a reminder the day before the session.

3. Your sessions should be provided in a location that is both accessible and convenient to the older persons that you are trying to reach.

4. Sessions should be provided in a location that is safe, during the daytime, and comfortable.

5. You may have to help arrange transportation for them.

6. Use the "Program Checklist" provided on pages 7 and 8 as a guide for making the arrangements.

C. OLDER PERSONS AS LEARNERS

1. Since older persons do not like a formal classroom atmosphere, every effort must be made to provide as informal a setting as possible. If the sessions can be combined with an opportunity for socializing, so much the better.

2. The session must be planned to
   a. be short, fast moving--don't remain too long on a given approach such as slides, talk, etc.;
   b. provide ample opportunity for participation by those present;
   c. provide for flexibility in case the group shows signs of tiredness or boredom.

3. Older persons have considerable experience upon which to build. Your success and resourcefulness as an educational leader will be determined by how skillfully you are able to "tap that experience" and enable them to "learn from each other." Make them part of the teaching process, not just passive recipients of information.

4. Many older persons attend such sessions with a particular problem in mind. Thus, the leader must be flexible enough to allow those problems to be aired and to use them as a basis for discussion of the topic wherever possible. People learn by doing, particularly older persons. Therefore, use realistic problems and concerns.

5. Look for ways to be imaginative and creative in generating interest in and participation of older persons and to encourage their continued interest in the topic after the initial session has ended. Remember, if you have highly interested and motivated those attending, they will, on their own initiative, often try to learn more about the topic and to apply the information to their daily lives.

6. The learning process for older persons is much slower than for others. They may have a physical condition, such as arthritis, cataracts, or hearing problems which prevent them from responding as quickly as you would like them to. Pacing of information given and responses received, answering questions, filling out forms, etc. will be much slower.

7. Do not appear condescending or patronizing. Remember that while older people may respond much more slowly than others, they are more deliberate and many have maintained their mental agility and keenness over the years.

8. Make it fun. Remember, members of your audience have earned the right to live as they please at this time in their lives. They will learn--if they want to--and you can't teach them unless they want to learn.

9. Any testing should be self-testing, and participants must be assured that they are not being "evaluated" or "tested" in which they might reveal public ignorance of a topic or the ability to write.

D. GENERAL SUGGESTIONS FOR LEADING THE DISCUSSION

1. The most important factor in obtaining spontaneity and participation is your ability as a session leader to generate "trust" within specific groups of older persons. They will not participate unless they feel at ease.

2. Before older people will listen, they first must be listened to.

3. Older persons often have hearing problems. Therefore, the discussion leader may at some point ask the group to speak louder even if the room does have good acoustics.

4. When asking about a personal experience, ask participants to include not only what happened, but how they felt about what happened.

5. This educational module includes a series of lead or pump priming questions. Do not feel bound to use them all; however, stay with any lead question that has created the spontaneity and response which seems to be self-perpetuating and productive on the topic.

6. While trying to evoke problems, concerns, obstacles, uncertainties and fears of participants, discourage counter-productive bitterness, criticism, moralizing, sermonizing, intellectualizing, advice giving, and going off on tangents not related to the topic.

7. Be very alert to the faces of participants; hold down those who would monopolize the discussion, while looking for an opening or spark of interest to involve those who have been silent. However, one should never be forced to share or participate.

8. Be alert to look for "bridges" or means of relating personal stories and anecdotes to the topic under consideration.

9. "Art of Weaving." Pick up a thread for the next point from something said on a prior point stated in the group. Timing is important here; move it along without rushing it.

10. "Trust the Group." Value spontaneity--trust a deep-centered desire for most older persons to actively participate if given the chance.

III. PROGRAM CHECKLIST

This "Program Checklist" is provided to help you plan the scheduling site location, publicity, transportation, and other arrangements for the session. Some of these suggestions may not be applicable to your particular group setting, so ignore those that do not apply.

	Check One	
	Yes	No
A. Scheduling:		
1. Did you check the local community schedule of activities and your own agency's calendar in order to avoid conflicts of dates?	___	___
2. Have you selected the date, the program topic, and estimated the size of the group?	___	___
B. Site Location:		
1. Is the place (meeting site) in an area that is safe, easily accessible, with convenient parking facilities?	___	___
2. Do those who will attend the program clearly understand the date, time, place, and the room where the program will be offered? (Including clear directions, a map, and signs inside the building?)	___	___
3. Is the selected room large enough without being too large?	___	___
4. Is the room comfortable (heated in winter, cooled in summer?)	___	___
5. Is the meeting room private and away from the noise of other possible activities?	___	___
6. Has seating been arranged before the meeting to accommodate the expected number of persons?	___	___
7. Have necessary arrangements been made and confirmed with janitorial or custodial services to ensure that the building and room will be unlocked, heat or air conditioning turned on, and for locking up afterward?	___	___
C. Publicity:		
1. Contact local newspapers. The society page is usually the easiest and best place to obtain publicity at no cost. Have the press release hand carried to the editor for best results.	___	___
2. Have announcements of the program been placed in local newspapers well in advance of the program and again within a week of the program as a reminder?	___	___
3. Have announcements of the program been placed in appropriate newsletters or other notices mailed to members or clients?	___	___
4. If any problems arise while at the program, do you know the name and telephone number of the appropriate person to contact?	___	___

D. Registration:

1. Have participants been registered in advance identifying their name, address, and telephone number? ___ ___
2. If you plan to use name badges, have these been prepared in advance and additional badges made available for those who register at the program? ___ ___
3. Should someone become ill or injured, are you thoroughly familiar with the location of the closest hospital and the best route to this hospital? ___ ___
4. Do you have the number of emergency ambulance or rescue squad service? ___ ___

E. Transportation:

1. Would the local transportation company be willing to provide transportation for participants? ___ ___
2. Are buses available from the local public school system or churches for transportation of your group? ___ ___
3. Are other transportation facilities available from the local senior citizen center or other agencies? ___ ___
4. Is renting a bus desirable and/or possible? ___ ___

F. Hospitality:

1. Are refreshments available before or after the program? ___ ___
2. Has ample time been provided for refreshments and socializing? ___ ___
3. Are the refreshments simple and easy to serve? ___ ___
4. If refreshments require the use of kitchen facilities, are such facilities available? ___ ___
5. Has someone volunteered to help with refreshments and hospitality? ___ ___

G. Equipment and Materials:

1. Is the room so large that a microphone will be necessary? If so, has one been provided and tested beforehand? ___ ___
2. Are enough user guides available for all of the participants expected? ___ ___
3. Have you arranged for previewing the slides and tapes? ___ ___

H. Day of Program:

1. Have one or more persons been assigned to greet persons at the door? ___ ___
2. Have participants been thanked at the end of the program? ___ ___

IV. LEARNING OBJECTIVES

The participants will be able to:

1. Determine their own housing needs in terms of personal values, finances, convenience, health, safety, maintenance, and social and psychological factors.

2. Identify several housing alternatives available to older persons and the advantages and disadvantages of each.

3. Identify the important factors to be aware of in purchasing or renting housing such as financial, contractual and other legal arrangements.

4. Identify sources of assistance in acquiring, selecting and maintaining a residence.

V. BACKGROUND ON HOUSING NEEDS OF THE ELDERLY

There are more than 22.4 million Americans or 10.5% of our population 65 years of age or over. By the year 2000 persons over 65 years of age will make up nearly one-fourth of the U.S. population. Traditionally, caring for and housing the elderly has been a family responsibility which was carried out through the extended family concept. The elderly spend from 80-90 percent of their day inside their homes--more and more as they become older.

Some important observations emerge from all of this. An increasing number of elderly people will need housing in the decades ahead. The waiting lists for elderly complexes are already long and will get longer. Since the elderly spend a large proportion of their day in their home, their housing environment is important to them. Most elderly people cannot escape from their homes. They need a satisfying and safe home environment. Also, just as there are a variety of accommodations for young and middle-aged individuals, the elderly also require alternatives to represent their broad range of interests, values, needs, and lifestyles. Their housing selections will vary according to sex, health, marital status, economic status, and household size. Their personalities, long established preferences and habits, and their psychological need for continuity in social relationships persist and should be respected in the alternatives available and designed for them.

Previous roots established through the years, family and friends nearby, and familiar landmarks which give meaning to their lives all influence their decisions. On the other hand, moving to a different area may bring a freshness and revitalization to their lives. In areas housing older people, substitutes for old neighborhoods and old friends can be found. Life can offer a challenge full of new and interesting things.

One of the most important decisions an elderly person will ever make may be the choice of a place to live after retirement. Advance thought and careful planning will enable elderly persons to make better decisions regarding appropriate housing during their retirement years.

VI. HOUSING ALTERNATIVES*

A. REMAIN IN PRESENT HOME

Although we are speaking about housing alternatives for the elderly, it should be pointed out that the majority of the elderly do not live in housing specifically designed for them. Nearly 75 percent of older people live in their own independent households and will continue to live there as long as possible. Two-thirds of our older Americans are home owners, and eight out of ten of these homes are mortgage free. Therefore, the choice for many of our older Americans is to stay where they are and continue living there as long as they can.

Some of the intrinsic reasons for the older person to wish to remain in his home are the following:

1. After working so hard for something, it would be difficult to part with it.

2. The social position which it represents is not easily relinquished; more modest quarters might mean the loss of status.

3. Even though the house is larger than necessary, it will provide for children and grandchildren on holidays and vacations.

ADVANTAGES for remaining in the present home and continuing to live on one's own are:

1. Don't need to move

2. Less social and psychological adjustment

3. Know neighbors and friends

4. Familiar with surroundings

5. Furniture fits and can keep possessions (particularly those with sentimental value)

DISADVANTAGES for remaining in the present home are:

1. Too big or hard to maintain

2. Too costly to maintain

---

*Adapted from "Housing Alternatives for the Elderly" by Joseph L. Wysocki, Associate Professor of Housing, Unpublished Paper, Department of Management, Housing and Family Development, Virginia Polytechnic Institute and State University, Blacksburg, VA.

3. Wrong kind or wrong sizes of rooms

4. Architectural barriers

If the family dwelling was well planned initially to accommodate the growing and grown-up family, it may be more easily adjusted to the needs of the couple left alone again. Even though demands on energies may be lighter, comfort and convenience are important for maintenance of health and strength and the enjoyment of adjusted activities in and outside the home. If the house has previously been planned for it, some extra space may now be free to be economically and pleasantly rented to someone else who needs a place to live. Or the present home can be converted into apartments, one to live in, and the other to serve as a source of income.

B. PURCHASE OR RENT A SMALLER HOME

The purchase or rental of a smaller home deserves consideration. A smaller home located in the same area or in a different area may be desirable. Location to business and shopping facilities should be considered. Some of the housing needs of older people might be summarized as follows:

1. A housing unit that requires less energy and expense for maintenance and housekeeping.

2. A housing unit that will help prolong independence.

3. Space for entertaining friends and relatives.

4. Space with increased warmth and freedom from drafts.

5. Space with proper lighting for seeing efficiency and for mental and physical health.

6. Space that is safe and convenient, in order to relieve anxiety and lessen fatigue.

These needs can be filled by a variety of physical means in the home. A one-story dwelling with easily cleaned surfaces and a small yard may be desirable. Buffering of sounds which are loud, disturbing, and startling is an important consideration; at the same time, a certain amount of familiar noise is welcomed and reassuring. Sustained energy reaches a low point at this stage of life; it should be possible to provide napping facilities on a sofa or large chair in the living area. This area should be easily "picked up" with storage facilities to accommodate instant housekeeping. At no age does one lose the desire to be able to present the best when unexpected visitors drop in. Some of the physical and mechanical devices needed by older people to promote feelings of safety and security are: grab bars next to the tub, night lights to counteract failing vision and dizziness, some means of communication next to the bed and from the bathroom, and large windows to admit sunshine and a view of the outside world.

C. RENT AN APARTMENT OR SMALLER HOUSE

For some seniors, owning a home might be impractical. It may be increasingly difficult for them to perform the home maintenance services, and hiring someone to do these chores may be expensive. Following are some of the advantages and disadvantages of renting an apartment or smaller house:

ADVANTAGES:

1. Small initial investment involves a minimum financial risk and does not limit investment flexibility.
2. Initial investment is not prohibitive.
3. Monthly costs are easier to predict since costly maintenance and repair costs are usually budgeted through the tenant's rent.
4. Often less time and energy is required for routine maintenance and upkeep.
5. Special services and facilities may be provided at little or no additional cost.
6. Changing housing may be easier should that become desirable.

DISADVANTAGES:

1. Equity is not built up.
2. Usually provides less income tax savings than buying.
3. Part of rent costs is for the landlord's overhead and profit.
4. The best interest of the tenant may not directly be served by the landlord's economic motive.
5. Tenant activities and improvements may be restricted by the lease.
6. The tenant may be evicted for numerous reasons or his lease not renewed.
7. Special services and facilities add to rent costs even though they may not be used.

Before you decide on a place to rent, ask yourself these questions:

1. How much can I afford to spend on rent? Generally, one month's rent plus all utilities should not exceed one-third of your monthly income. Low and moderate income persons may be eligible for public housing or subsidized housing which places limits of

25% of monthly income with the Federal Government paying the remainder. Check with your local housing authority or legal aid organization to determine your eligibility for public or subsidized housing.

2. Where do I want to live? Most localities have many different kinds of neighborhoods. Check the neighborhoods (both during the day and in the evening) for the kinds of things important to you such as:

   a. The general character and appearance of the neighborhood. Does it seem to be improving or deteriorating? Do people appear to take pride in their residences? Do people appear to be neighborly? Cooperative? Civic minded?

   b. Is the area peaceful or noisy?

   c. Is it clean?

   d. Is the area crowded?

   e. Is the apartment convenient and accessible to stores? Shopping areas? Cultural and recreational facilities? Churches? Community services?

   f. Is the area safe and secure? (Have you checked with the local police department to find out?)

   g. Is there much traffic congestion? Lack of places to park?

   h. Is there any public transportation? What kind? How good?

   i. Is the area close to police and fire departments? Doctors? Hospitals?

   j. How close are any industrial areas?

3. What kinds of housing am I looking for? Apartment buildings or high rises offer maintenance and a variety of services for a monthly fee. Multi-family dwellings are much smaller buildings, generally with back yards. They offer fewer services. On one-family dwellings, the renter is usually responsible for all maintenance and services.

4. How to rent an apartment or smaller house:

   a. Compile a list of available apartments. These are good places to look--newspaper classified ads; bulletin boards in stores, laundromats, and community centers; tenants organizations; local housing authorities; senior citizen centers; legal aid; friends; real estate agencies; etc.

b. After making a list of available apartments, put them in order of your interest in each one from "most interesting" to "least interesting."

c. Telephone to get more details on those on your list that interest you most.

d. After narrowing your list from steps b and c above, then go and make a personal and thorough visit to at least three places on your list. Go both during the day and during the evening. (Use the apartment checklist provided in the appendix.)

e. Make certain to ask one or two other tenants if they are satisfied with the residence and building and the landlord. (The landlord should not be present at this time.)

f. After looking at the unit, impose a 24-hour waiting period on yourself. During this time, consider each residence's location, its condition, its utility costs, its maintenance costs, and its restrictions, if any, such as pets. Then make a decision.

g. Once you have decided on rental housing, be sure to read the lease very carefully. If there is something you do not understand, ask the landlord to explain it. Do not let the landlord or rental agent rush you into signing something you're not sure of.

h. Itemize any needed repairs to be done before you move into the unit, and include them in the lease to be sure they get done. Get a firm commitment in writing on the lease that these repairs will be done at the landlord's expense within 30 days.

i. Determine how much notice you must give before leaving and whether or not the lease is automatically renewed if you do not indicate your intention to leave within a certain period.

j. Get a copy of the lease for your own records.

k. Ask about the purpose of any security deposit. A security deposit should not be more than one month's rent. It should not be used for normal "wear and tear" or for redecorating when you move out, but only for damage that you have caused.

5. The lease:

a. Avoid oral arrangements, leases, or promises. They do not protect you from rent increases or eviction.

b. Any part of a lease which is altered should be initialed by all parties to the agreement.

c. Read the lease carefully to make sure that all oral understandings are also in writing. "Lessor" refers to the landlord; "lessee" refers to the tenant. Especially take note of the clauses.

d. Do NOT accept the following clauses:

(1) "Tenant waives lessor's liability for any defects in the building."

(2) "Tenant is liable for attorney's fees in all litigation arising from this contract, including defense by the lessor." (Such a clause makes the tenant liable for the lessor's attorney fees even if the tenant wins the court action.)

(3) "The tenant agrees to abide by any rules and regulations made subsequent to the time of the lease agreement."

6. Insist that the following clauses be included:

a. No deduction from deposit for normal use, wear, and tear.

b. Deposits to be returned within 30 days after expiration of lease.

c. Premises are suitable for the purpose for which they are rented.

d. Lessor shall comply with all applicable provisions of any state or local statute, code, regulation, or ordinance governing the maintenance, use, construction, or appearance of the dwelling unit and property of which it is a part.

e. Lessor shall make all repairs and arrangements necessary to put and keep the dwelling unit and appurtenances in as good condition as they were or ought by law to have been at the beginning of tenancy.

f. Lessor shall keep all areas in clean and sanitary condition.

g. Lessor shall supply water and hot water as reasonably required by the tenant and reasonable heat.

h. Lessor shall maintain all electrical, plumbing, and other facilities supplied by him in good working order.

i. Lessor shall maintain all appropriate receptacles and conveniences for the removal of garbage and arrange for frequent removal.

j. Lessor shall maintain and keep in good repair fixtures, furniture, and equipment belonging to lessor.

7. Your legal duties as tenants. Under the law a tenant is responsible for the following:

   a. Keeping the premises safe and sanitary.

   b. Disposing of all garbage in a safe and sanitary manner.

   c. Keeping all plumbing fixtures which he uses as clean as possible.

   d. Operating all electrical and plumbing fixtures properly.

   e. Obeying all housing laws and regulations which impose requirements on the tenant.

   f. Preventing damage to the premises.

   g. Keeping appliances supplied by the landlord in good working condition.

   h. Causing no disturbance to neighbors.

   i. Allowing the landlord reasonable access to the premises to inspect, make repairs, deliver large parcels, or show the property to prospective buyers or renters.

8. Your landlord's legal duties. The landlord must perform these duties whether or not they are written into the rental agreement. He cannot change them or require the tenant to perform them. He must:

   a. Comply with all laws and regulations affecting health and safety.*

   b. Make all necessary repairs to keep rental property in liveable condition.*

   c. Keep all common areas of the premises in a safe and sanitary condition.*

   d. Maintain in good working condition all electrical, plumbing, heating and air conditioning fixtures and appliances which he has supplied or is required to supply.*

   e. Provide and maintain trash containers and arrange for trash removal if he is a landlord for four or more units in the same building.*

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*If you have problems with this and have repeatedly asked your landlord to correct the situation and he does not do so, you should call your local health officer or Board of Health.

f. Supply running water and reasonable amounts of hot water and heat at all times, unless the heat or hot water units are separate for each dwelling and the utility fees for these units are paid by the tenant to a public utility company, or unless this requirement is otherwise excused by law.*

g. Give reasonable notice of his intent to enter the premises and enter only at reasonable times unless there is an emergency (24 hours is considered reasonable notice).

h. Not abuse his right to enter to inspect the property, make necessary repairs, deliver large parcels, or exhibit the property to potential buyers or renters.

In addition to these specific legal duties, the law requires the landlord to give required notice to tenant when he wishes to end his tenancy.

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*If you have problems with this and have repeatedly asked your landlord to correct the situation and he does not do so, you should call your local health officer or Board of Health.

D. PURCHASE OR RENT A MOBILE HOME

The mobile home business has enjoyed great popularity with older persons in recent years. A principal attraction is economics; another appeal is the neighborly atmosphere of the typical mobile home park. Many of these parks cater exclusively to retired persons and a cluster of transient homes becomes a community with a special flavor of its own.

ADVANTAGES:

1. Purchase price is usually less expensive (per square foot) than other structural homes.
2. Convenient to purchase since the price usually includes appliances and furniture.
3. Initial investment (down payment) is not prohibitive.
4. Special services and facilities may be provided at little additional cost (if placed in a park).
5. May be moved to another location easier than another type of residence.

DISADVANTAGES:

1. Average resale value is likely to depreciate more than other structural types.
2. Resale may be difficult to handle through conventional mortgage lenders.
3. Initial purchase price usually does not include essential accessories (i.e. steps, skirting).
4. Monthly costs may be expensive because of higher interest rates and insurance costs.
5. In some areas, zoning prohibits setting the home on the buyer's land, and well-planned and tenant-conscious mobile home parks may not be available.
6. Unless properly anchored, wind poses a serious threat.
7. It is costly to move the mobile home even though it is possible to do so.
8. Time and energy required for maintenance and upkeep.

Older consumers sometimes base their decision to purchase a mobile home at retirement on false assumptions. The most common myths are as follows:

MYTH: A mobile home is almost maintenance free.

FACT: A mobile home requires slightly less maintenance than a conventional home only because it is smaller and there is less to maintain. Floors must still be vacuumed and waxed, windows washed, furnaces maintained, etc. Mobile homes also require some attention which conventional homes do not. For example, most manufacturers recommend annual resurfacing of the roof and seasonal adjustment of the foundation (releveling). The painted metal siding should also be washed and waxed just like an automobile.

MYTH: When you buy a mobile home, your monthly costs are less than apartment rent.

FACT: The mobile home industry often claims that mobile homes are more economical than apartments. However, it usually costs at least $50 per month to rent space in a park. The cost of park rental, utilities, and maintenance, plus the monthly payment on the home may be greater than the rent on a comparably sized apartment.

MYTH: When you buy a mobile home, you build equity as you pay it off.

FACT: Equity is the value of the housing unit minus the total amount which you owe on your mortgage or loan. It is difficult to build equity through mobile home ownership because mobile homes generally depreciate.

MYTH: Mobile homes cost less than conventional homes because labor costs are reduced through factory assembly.

FACT: The selling price of a mobile home is less than the selling price of a conventional home because it is smaller, is sold without land, and uses materials in its construction which are less expensive than the materials used in a conventional home. Mobile home factories are not as automated as the assembly lines of car manufacturers, and the cost savings compared to on-site construction are not as great as mobile home manufacturers claim.

MYTH: With a mobile home it is easy to move. Instead of selling your house, you can take it with you.

FACT: Due to their size, mobile homes are no longer easily movable. A modern mobile home is at least 12 feet wide, 60 feet long, and weighs over 6 tons. They are not designed to be moved often and most manufacturers will not guarantee a home which has been moved from its original site. The cost of hiring a trucking company to transport the home usually prohibits all but short moves.

MYTH: Living in a mobile home park is like living anywhere else.

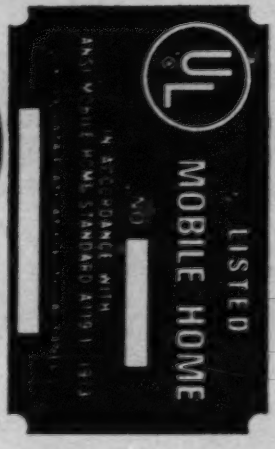
FACT: While modern, well-planned mobile home developments do exist, the prospective mobile home buyer must be extremely cautious in choosing a park lot. Mobile home owners often face the following problems: (Some states have taken park operators to court for these practices.)

1. They do not receive leases
2. They can be evicted at the park operator's will
3. Operators enforce unfair and needless rules
4. Operators increase the lot rents suddenly and without explanation
5. Operators charge unfair service, entrance, and exit fees
6. Tenants are not allowed to choose their own service vendors

These facts show that a mobile home may not always be the wisest housing choice for older persons. Weigh this information along with the availability and cost of housing in your area, your housing needs, and your budget before deciding whether to rent an apartment or to purchase a mobile or conventional home.

WHAT TO LOOK FOR IN PURCHASING A MOBILE HOME

1. Buyers too often look only at the decor of the mobile home and ignore the design and quality of construction. Never purchase a mobile home that does not have the ANSI A 119.1 seal displayed near the door of a mobile home.



2. Ask for a certificate that shows the part of the country for which the home is built, "north," middle," or "hurricane zone." Homes built for the "north" zone are sturdier.

3. Mobile homes built to ANSI standard A 119.1 must carry a certificate (Figure 1) which states the coldest outside temperature and wind condition under which the heating system will maintain 70 degree temperature inside the home. This certificate is usually posted on the inside of the furnace door. An "outdoor design temperature" of -5 degrees or lower indicates a well-designed heating (insulation and furnace) system.

4. Appliances--Look for the brand names of the kitchen appliances, water heater, and furnace. Be careful if you do not recognize the brand name. Make sure that the appliances are fully warranteed and ask to see the written warranty on the appliances.

5. Furniture--The furniture, carpeting, and interior decor which are installed in a mobile home are often of poor quality. If you purchase a furnished mobile home and finance it, the furnishings will cost more than similar furnishings purchased and financed at a department store or furniture store because you will be paying interest on these items for the entire time that you have financed the mobile home.

6. Consider purchasing a large (wider or longer) mobile home rather than an "expandable" mobile home because "expandables" are often difficult to set up and may often leak during rainstorms.

7. Make sure that the mobile home manufacturer has a good reputation and has built such homes for many years.

8. Examine carefully the amount of warranty coverage which is extended by the mobile home manufacturer. Look particularly for the following:

   a. How long the mobile home is warranteed (should be for at least one year).

   b. Whether or not the warranty contains any undesirable conditions (such as having to return any defective part to the factory at your expense for warranty service).

   c. Whether the warranty is a "full" or "limited (partial)" warranty. Does the warranty include free parts? Free labor? For how long?

SELECTING A DEALER

1. Avoid buying a mobile home from a particular dealer only because he offers the lowest price. He may not have any service facilities or may give poor service.

2. Beware of dealers who offer "no money down" or "rental purchase" plans.

3. Try to buy from a dealer where a friend has bought a home and has been satisfied with the product and the dealer's service.

4. The dealer's service facilities should include full-time service personnel and an emergency supply of replacement parts. Be sure to ask about his service department.

5. Find out how long the dealer has been in business.

6. Check with your local Better Business Bureau or even better with your state or local Consumer Protection Agency.

7. Try to pay cash for the mobile home. Interest charges on a mobile home are similar to those on automobiles.

CERTIFICATE

HOME MFGR. _____

PLANT LOCATION _____

HOME MODEL _____

SERIAL NO. (OPTIONAL) _____

WHEN EQUIPPED WITH GAS OR OIL FURNACES, THIS HOME IS RECOMMENDED FOR LOCATIONS WHERE OUTDOOR TEMPERATURES ARE NOT LOWER THAN _____°F, WHEN HOME IS EQUIPPED WITH STORM WINDOWS AND NOT LOWER THAN ____ °F WHEN HOME IS NOT EQUIPPED WITH STORM WINDOWS.

FURNACE MFGR. _____

FURNACE MODEL _____

SERIAL NO. (OPTIONAL) _____

THE ABOVE FURNACE HAS THE CAPACITY TO MAINTAIN AN AVERAGE 70°F TEMPERATURE IN THIS HOME AT OUTDOOR TEMPERATURES OF _____°F WHEN HOME IS EQUIPPED WITH STORM WINDOWS AND _____°F WHEN HOME IS NOT EQUIPPED WITH STORM WINDOWS.

THE ABOVE INFORMATION HAS BEEN CALCULATED ASSUMING A MAXIMUM WIND VELOCITY OF 15 MPH – AT STANDARD ATMOSPHERIC PRESSURE.

THIS MOBILE HOME HAS BEEN DESIGNED FOR _____ STRUCTURAL ZONE OF THE U.S.A. AND IS DESIGNED FOR EMPLACEMENT ON PIERS ON EACH SIDE SPACED NO MORE THAN _____ FEET APART AND NO MORE THAN _____ FEET FROM EACH END OF THE HOME.

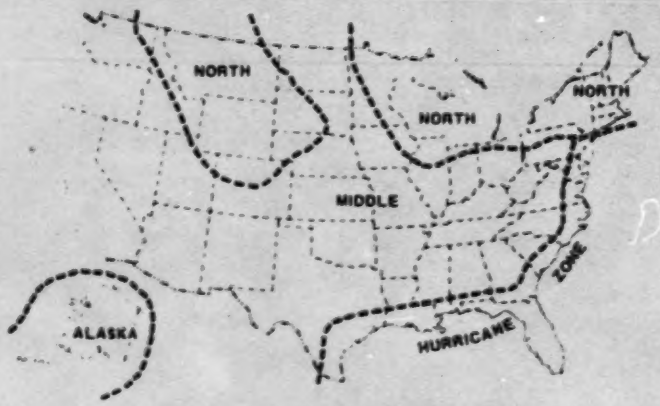


figure 1.

E. LIVE IN A CONDOMINIUM OR A COOPERATIVE

CONDOMINIUM OWNERSHIP

Within recent years condominiums have become an increasingly popular form of home ownership. In common practice, a condominium is a cross between home ownership and an apartment. The condominium dweller owns the living unit which he or she occupies and is responsible for a proportional share of the maintenance costs of the common areas (hallways, recreational facilities, etc.). The common areas are administered by a condominium owners association of which every purchaser automatically becomes a member. The specific terms of owning a condominium are contained in the developer's declaration and the owners' association by-laws. Before purchasing a unit you should review these two documents very carefully to determine what your rights and liabilities will be as a condominium owner. Most condominiums are found in high-rise and garden type residential structures but about one-third are townhouses.

A condominium owner is responsible for paying his own mortgage and property taxes. In return he or she will receive the build-up of equity, the property value appreciation, and the tax deduction benefits (which are available to any homeowner except for commonly owned parts of the building and facilities).

In addition to mortgage payments and taxes, the condominium owner must pay a monthly condominium fee which is the proportionate share of operating expenses for such items as utilities, if there are no individual meters; a master insurance policy; upkeep and maintenance of common elements; and professional management.

ADVANTAGES:

1. One of the safest investments against inflation.
2. A form of (forced) savings whereby equity is built up; may be used as security for a loan.
3. Monthly costs are not related to a landlord's overhead and profit.
4. Usually provides greater income tax savings than renting.
5. More freedom to do what you want inside (and sometimes outside) than renting or cooperative ownership.
6. Routine exterior and lot maintenance and upkeep is usually provided.
7. Less likely to be forced to move than when renting.
8. May jointly establish rules affecting the use of common areas and facilities.

9. Common special services and facilities may be available at a small additional cost.

DISADVANTAGES:

1. Financial responsibility and risk is largely the individual's.
2. Initial costs may be prohibitively expensive.
3. To a certain degree, the overall operation of a condominium project is dependent upon the ability of individual owners to make wise decisions collectively.
4. The best interest of individual owners may not be served by the collective decisions to establish rules (i.e. exterior paint colors) or spend project funds.
5. Selling may involve a considerable amount of time and expense.
6. Flexibility for changing housing when dissatisfied is lessened with ownership.
7. Occupant is not able to take income tax advantage for commonly owned portion of facilities even though he partially owns them and helps maintain them.
8. Common special services and facilities add to the owner's costs even though they may not be used.
9. May not share the interests of the other tenants--different life styles.

COOPERATIVE OWNERSHIP

"Cooperative" as it is applied to housing means: cooperative (joint operation) of a housing development by those who live in it. All of the property of a cooperative housing development is owned by a corporation. The corporation's "Articles of Incorporation" and "By-laws" are especially designed so the corporation can be owned and operated by its members (stockholders). Cooperative ownership is created when an individual buys a share (stock) of the cooperative corporation. This automatically gives the "shareholder" the right to occupy a unit of the dwelling and assume a proportion of management, mortgage, tax, maintenance, utility, and other expenses of the cooperative. Furthermore, as tenant-stockholder, the individual has a voice in operation of the cooperative including the sale of other tenant-stockholder's shares and occupancy as well as the expenditures of the cooperative.

ADVANTAGES:

1. One of the safest investments against inflation.

2. A form of (forced) savings whereby equity is built up by the cooperative and proportionately shared by the individual tenant-stockholder.

3. Monthly costs are not related to a landlord's overhead and profit.

4. Usually provides greater income tax savings than renting.

5. Maintenance and repair may be provided.

6. Less likely to be forced to move than renting.

7. May jointly establish rules and select or evict tenant-stockholders.

8. Special services and facilities may be provided at little or no additional cost.

DISADVANTAGES:

1. Initial investment involves a degree of financial risk and limits investment flexibility.

2. Initial costs may be prohibitively expensive especially if the cooperative's mortgage has largely been paid.

3. Most financial institutions will not accept an individual's equity in cooperative stock as security for a loan.

4. To a large degree, the overall operation of a cooperative is dependent upon the ability of individual tenant-stockholders to make wise decisions collectively.

5. The best interest of individual tenant-stockholders may not be served by the collective decisions to establish rules, spend project funds, or to evict a tenant-stockholder.

6. A tenant-stockholder may be forced to assume a proportion of another cooperative member's pro rata share of expenses if the member defaults on his payment.

7. Selling may be costly and more difficult than condominium or exclusive ownership.

8. Special services and facilities add to the tenant-stockholder's costs even though they may not be used.

F. LIVE IN A RETIREMENT HOME OR RETIREMENT COMMUNITY

There are many types of housing developments for older people which offer service or care in varying amounts in addition to living quarters. Some of these combine the opportunity for independent living with group activities, convenient facilities for shopping and personal care, and certain services. A few provide a wide range of housing from completely independent living to full supervision and medical care.

RETIREMENT HOMES

A Retirement Home provides the privacy of individual rooms with the possibility of companionship in the dining rooms and lounges. Some provide planned activities and some have a doctor on call. Because of the nature of "hotel" life, other residents are apt to be aware if a resident is ill, has an accident, or is not eating well.

"Old age homes," for those who are frail and may need some help with personal care, may be considered. There are also medically oriented facilities such as nursing homes, convalescent homes, and chronic illness hospitals.

Choice of living quarters in any of these types of facilities will depend upon what is available in the area where one wants to live, what one wants, what one needs, and what one can afford. One should make certain that any lease or contract is understood before signing it. Many of these special living arrangements are provided on a prepaid basis or involve a substantial entrance fee; some involve turning over all of the applicant's property. Arrangements of this sort should be made cautiously. For protection, one should find out everything possible about the enterprise.

Specifically, one should find out:

1. Just what part of the premises one will occupy, whether one is entitled to that part for life, and if one's privacy in the use of that part will be protected.

2. What services and care one will be entitled to, under what circumstances, and if there will be an extra charge.

3. What arrangements are made for medical care if it is not provided by the enterprise and how it will be paid for.

4. Whether one is entitled to a refund of any or all of one's initial payment if one must leave for any reason.

5. The circumstances under which rents and other fees may be raised.

6. The financial standing of the enterprise--whether it is "actuarially sound," as insurance people say. If it is not, the enterprise cannot make good on its promises to provide care throughout the coming years. One's lawyer should look into these legal and financial details.

7. If one is eligible for housing provided under Federal programs administered by the Community Facilities Administration of the Public Housing Administration, he or she should inquire about these at the Social Security Office or at the premises in which he or she is interested.

RETIREMENT COMMUNITIES

Some retirement communities are business ventures; others are self-help projects of churches, unions, or professional societies. They are essentially a group of houses or apartment buildings or a combination of both for older people only. Great emphasis has been placed on the needs of older people, including home design and safety features and special social, recreational, and health programs. They usually include recreational space both indoors and out, and there may be planned group activities. Some include a shopping center and space for religious observances or are located near such facilities and will provide transportation.

Some include an infirmary and provide a variety of medical and rehabilitative services, are located near a hospital where the residents can receive whatever medical care they need, or include provisions for moving within the institution as needs change.

Many have a central dining room for those who do not want to prepare all their own meals. Maid service or help with heavy household chores may be available. The physical setup and the kinds of services vary widely--and so do the costs. For example, at one retirement community the resident makes a down payment of $3,000 or more on a house or an apartment, with monthly payments of $144 and up. The monthly charge includes 80 percent of medical bills as well as mortgage payment, taxes, insurance, and ground maintenance. For this level of retirement living a couple would need an income of at least $400 a month and a considerable nest egg of cash savings and investments.

Most developers offer a choice of houses with varied exteriors and interiors, one to three bedrooms, optional dining and bathing facilities, and heating and central air conditioning. Recent studies show that in 1976 it required an income of at least $500 a month to live in such a community.

A retirement community largely insulates older persons from the noise, bustle, and competition of life among younger people. Residents are assured of companionship or at least of community life among others of similar age and, therefore, presumably of compatible tastes. Some

may find the peace and quiet appealing; others may feel isolated, bored, and cut off from interaction with persons of different ages.

Buying into a retirement community should be approached just as if one were buying into a resort development or other new housing project. Some people like to pioneer, but the more conservative will be safer buying only into a project well along in development--with shopping center, restaurant, social and recreational facilities, health center, etc., already in operation as promised in the development plan. Investigate the owners or sponsors. One should be aware of everything to which he or she is entitled: the premises to be occupied, privacy, medical services, and a refund should one change his or her mind at a later date. One should know in advance of any extra charges or assessments and <u>when</u> these facilities and services will be completed and available.

G. MOVE IN WITH A RELATIVE

A person approaching retirement should give very serious thought to the various possible arrangements of living with others. No decision of such importance should be made in haste, or without thorough exploration and discussion with other members of the family. Probably the health and personal factors should be given priority ahead of finances. No older person can be happy if he feels he has forced himself on others to save money, even on his own children. Living with others calls for patience and understanding. Getting along well requires an adjustment not everyone is willing to make. Let sound human instinct be your best guide.

The most important requirement is space. Crowding is the ruthless enemy of compatibility. If one plans to share a home with children, everyone in the household will be much happier if a specific part of the house can be set apart.

About ten percent of the elderly live in households headed by someone under 60 years of age, most often relatives, and probably children of the elderly.

ADVANTAGES:

1. Security
2. Companionship
3. Less expensive than maintaining one's own residence
4. Less time required for maintenance since tasks are shared
5. Close assistance with health care and business matters
6. Permits travel readily without the worry and bother of closing the principal residence.

DISADVANTAGES:

1. Difficult to maintain privacy
2. Difficult to be independent
3. More chance for interpersonal conflict

H. OTHER HOUSING

Independent/Dependent Elderly Mixed Housing is a combined development where one portion would house self-sufficiently. In this sense, the grouping would enhance well-being. By housing both the dependent and independent collectively, there is an increased possibility that those who are better motivated will inspire the less ambulatory to assume more responsibility for themselves.

In addition, other alternatives are available including shared group living settings, foster homes, and single room occupancy or small apartment hotels. Combined with homemaker services, meals on wheels, day care centers, and other community programs, some of these alternatives become viable housing options for senior citizens. Each community, in cooperation with governments, should strive to provide a variety of housing options for its older persons.

VII. SUBSIDIZED HOUSING

A. FEDERAL RENT SUBSIDIES FOR SENIORS

1. As of 1977, the Department of Housing and Urban Development (HUD) provides rent subsidies for certain persons 62 or older who are living in privately owned residential units.

2. Eligible seniors must pay 25% of their income or 30% of their rent, whichever is greater; and HUD pays the rest.

3. Eligibility limits:

   a. Maximum income: $4,200 per year for one person; $5,200 per year for two people.

   b. Maximum assets: $12,600 for one person; $15,600 for two people.

4. For further information, call the U.S. Department of Housing and Urban Development (1-202-755-6422) or write them at 451 - 7th Street, S.W., Washington, DC 20024.

B. MEDICAID SUBSIDIES FOR NURSING HOMES

1. Eligibility to be a Medicaid recipient must be established. This can be done by contacting your County Department of Public Health.

2. To be eligible, a person must have no more than $1,500 in resources. This person then can apply for Medicaid.

3. It is also necessary to have a physician's statement that, under the circumstances, the patient requires nursing home care.

4. After a person becomes a Medicaid recipient, he or she can enter a nursing home. The recipient then has to pay all of his or her monthly income, less $25 for pocket money, to the nursing home in return for care received. Medicaid will pay the percentage not covered by the patient's monthly payment.

VIII. GENERAL POINTS TO REMEMBER IN DECIDING WHERE TO LIVE

Since housing takes a large share of the retiree's income dollars, choice of a future home should receive a major priority in financial planning. But that is not all. As you think about where to live, you will likely consider such matters as whether to:*

1. Remain in your present home.
2. Convert present home into apartments; one to live in, the other to serve as a source of income.
3. Move elsewhere in the same area so as to have less space.
4. Get a duplex or a multi-unit home.
5. Build a house to fit your needs.
6. Move into an apartment.
7. Purchase into a condominium or a cooperative.
8. Move nearer friends, relatives, or peers.
9. Secure a vacation home: rent a house or apartment in warm climate in winter and a resort cottage in northern climate in summer.
10. Buy a house in a retirement community.
11. Move into a mobile home.
12. Live with members of your family.
13. Move to a home for the aging.
14. Live in a hotel or special apartment for older people.

Moving to a different area may bring a freshness into your life. In areas housing older people, you may find substitutes for old neighborhoods and old friends who are no longer present. Life can offer a challenge full of new and interesting things.

Other questions important to think about as you consider "where to live" include:

1. What are my physical capacities and limitations?
2. How much isolation is desired?
3. How near should I be to family and friends?
4. Will there be opportunity for new friends?

5. Will there be neighbors with whom to share interests?

6. What type of community spirit exists?

7. What type of transportation exists?

8. What recreational facilities are available?

9. How near are shopping centers, churches, and recreational facilities?

10. What kind of neighborhood is developing? Is there zoning?

11. What are the living costs?

12. Are taxes stable or likely to rise rapidly?

13. Will there be opportunities for supplementing my retirement income?

14. What facilities are available in the community for home and health care and safety?

The place that is right for you will depend upon a number of considerations. Making a wise decision is not easy. A place to live where you can be comfortable and happy--where you can have whatever care and services you need--will determine whether your retirement years will be satisfying ones for you.

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*Grubbs, Ethel L. "Planning for Retirement Series: Where to Live," Virginia Polytechnic Institute and State University, Family Resources Extension Division MFR-50, Blacksburg, Virginia, March, 1976.

IX. GENERAL POINTS TO REMEMBER WHEN SELLING OR BUYING A HOME

TO MOVE OR STAY PUT? This is one of the most important questions for those approaching retirement or those already retired. For wherever you live, your surroundings and the kind of housing you have will directly affect the quality of your life.

If you are thinking of selling your home and are not yet 65, there may be tax advantages to waiting until you are. The Internal Revenue Service provides an exemption from taxation for gains realized by persons 65 or older on the sale of property which they have owned and used as their principal residence for at least five of the eight years preceding the sale. If the adjusted sale price is $20,000 or less, the entire capital gain is excluded from taxation; for gains over $20,000, the amount of the available exemption decreases. You will want to keep these facts in mind in deciding whether and when to sell your home.

If you do decide to sell your home, the key rule is: Take your time! You have a large investment at stake, and time is on your side to help you avoid mistakes and realize the maximum return.

Unless you are well versed in the legalities of a transaction and the value of your property and the surrounding properties, it is best to list your home with a real estate "agent" or "broker." As a rule of thumb, real estate dealers advise that if your home seems presentable, then the cost of major redecoration is not justified. You should be especially aware that major additions or improvements should not be made in anticipation of profitably increasing the price of your house.

Do not try to do the legal work yourself. Property law is complex, varying often from county to county. A relatively small legal fee to your attorney is good insurance against mistakes that can be costly in dealing with perhaps your largest investment.

You have decided to move and buy a new home. This might be a smaller home, a mobile home, a condominium or a cooperative, or a home in a retirement community. Remember that you will be looking for a way of living as well as a place in which to live. Your new home and its locale should come as close as possible to satisfying your climatic, health, ease of living, and social and psychological needs.

If your new home costs the same or more than your old home, you can continue to defer any capital gains tax occasioned by its sale. If it costs less, you will have to pay tax on capital gains only for the difference. After either spouse is 65 (when the home is jointly owned) some or all of the capital gains tax can be excluded.

For your new home you can get a new mortgage, perhaps enabling investment of some of the equity from selling your old home. Financial advisers suggest that you try to get the largest possible

mortgage on the property--their reason is that good housing is likely to continue to rise in value and thus is a sound investment, and mortgage financing is the cheapest way to borrow.

If you are 62 or older, check with the nearest office of the Federal Housing Administration to ask about mortgage insurance to buy a house. The Department of Housing and Urban Development provides free information on home financing to interested persons. For information telephone 1-202-755-6422 or write them at 451 - 7th Street, S.W., Washington, DC 20024.

Before buying property, check to see whether there are any public improvements (and special assessments) planned for that area. Do not sign a purchase agreement or "earnest money" contract without showing it first to your lawyer. These may look like simple receipts but they set the terms of your transaction and are of crucial importance.

If you own your home, interest payments on the mortgage loan and real estate taxes are tax deductible.

X. APPENDICES

A. CONSIDERATIONS IN ANALYZING HOUSING NEEDS OF THE ELDERLY*

To tackle the problem of providing adequate housing for older people, we need to focus on changes to expect in the physiological, psychological, social, and economic realms. Some of these changes occur in people (e.g. physical limitations, decreased mobility). Other changes occur to people (e.g. less money available when one retires). A careful analysis of changes an individual can expect will enable him to determine appropriate housing for his specific situation.

Dimensions	Changes	Implications for Housing
Physiological Changes In People	Decreased mobility, physical limitations (such as less acute hearing, less tolerance of heat & cold, less acute sight) Development of physical ailments	Emphasis on: 1. Safe facilities & features 2. Comfort 3. Ease of mobility in features 4. Locations 5. Available facilities & services such as doctors, transportation, food service, including groceries 6. Attention to effective communication methods 7. Convenient setting for performance of day-to-day tasks.
Physiological Changes To People	Increasing pollution (older people have less tolerance of sounds & odors)	1. Location of building in nonpolluted area 2. Nonpollution within building (sounds, etc.)
	Increasing population (need for privacy)	1. Physical space becomes more precious
Psychological (Mental & Emotional) Changes In & To People	Diminishing self-worth at retirement (as nonproductive member of society) Increasing alienation, impersonalization of society Less adaptability--more resistance to change	1. Need for living environment for continuing to develop what you want to become (What you are has been influenced by previous housing experiences) 2. Need for "belonging" 3. Need for instruction with new housing features imposed on occupant (e.g. dishwasher)

*Reprinted by permission of Dr. Helen Wells, Extension Specialist in Housing, Virginia Polytechnic Institute & State University, Blacksburg, VA, "Adequate Housing for Older People--What Is It?"

Dimensions	Changes	Implications for Housing
Social Changes In & To People	Separation from former colleagues (occupation) All-day presence of retired spouses within the home Loss of friends through death Change in neighborhood (Deterioration of housing, change to commercial zoning)	1. Social pattern change may necessitate attention to different space requirements, pre-retirement planning, providing meaningful social interaction 2. Decrease in value of housing or considerable increase in property value if zoned for commercial purposes
Economic Changes To People	Less income with retirement (likely changes in laws, regulations, and/or practices regarding income taxes, sale of property, meals on wheels, etc.) Changing economic conditions Decreasing nonhuman resources such as energy Increased cost of utilities & services	1. With less income, greater percentage goes for housing. For aged, 35-50% of income may go for housing 2. Need for education of people regarding property, etc. 3. With less income, occupants may not be able to afford upkeep in house they have lived in or to afford different housing
Economic & Social	With less money--change in social events may be necessitated	1. More or less space is required, depending on the person
Physiological & Social	With less energy, change in type of activities may be necessitated	1. Space within housing unit 2. Location of housing unit
Physiological & Psychological	With less acute hearing & decreased mobility, one may have more fear	1. Emphasis on safety features and facilities

Dimensions	Changes	Implications for Housing
Psychological, Economic, Social, & Physiological	Economic, social, & physiological well-being affects one's psychological well-being	Optimal, adequate space for living is needed for mental health: 1. Facilities providing physical protection 2. Setting for social interaction 3. Having a retreat for renewal 4. Safe & convenient setting for performance of tasks

B. ESTIMATED MONTHLY HOUSEHOLD EXPENSES FOR HOME OWNERS AND RENTERS

Before deciding whether to rent or buy, both the total monthly housing cost of each, form of tenure, and the total cost over a period of years should be compared. Because some costs vary from locality to locality (property tax is the best example of this variation), the consumer's first step is to gather the necessary local data to compare monthly costs.

	OWN	RENT
Electricity		
Gas		
Heating		
Telephone		
Property Tax		
Maintenance and Repairs		
Insurance		
Water		
Sewer		
Snow Removal and Trash Collection		
TV Cable		
TOTAL MONTHLY HOUSING EXPENSES:		
Monthly Mortgage Payment		
Monthly Rent		
TOTAL MONTHLY HOUSING COST:		

C. EVALUATING A HOUSE AND ITS PLAN*

Whether you are building, buying, or renting, there are certain features which will determine the adequacy of the house. This checklist is an attempt to help you think through some of the factors which should be a part of your decision making.

GENERAL CONSIDERATIONS

1. Does the plan provide all the different kinds of living space you require? (i.e. place to study, work on hobbies, relax, cook, eat, cleanup, sleep, bathe, and wash clothes)

2. Are the living, working, and sleeping areas properly separated, or zoned from each other with buffers between the zones?

3. Is the circulation pattern direct, efficient, and uncluttered? Is rear door situated for easy access to carport, play area, and service entrance?

4. Is there adequate storage space in each room of the house? Is there storage for:
   (a) coats and hats near main entrance?
   (b) clothing (5 linear feet per person) in bedrooms?
   (c) linens in or near bathrooms?
   (d) ironing tables and cleaning equipment?
   (e) foods in the kitchen?
   (f) utensils in the kitchen?
   (g) bulk or seasonal items (i.e. bicycles), outdoor furniture?

5. Does plan efficiently preserve a high proportion of the available space for living area?

6. Will rooms accommodate furniture you intend to put into them--and still leave enough space to move about?

7. Are indoor areas coordinated with the outdoor areas (private, service, and public)?

8. Is there a good relationship of the house to the view, the sun, and the wind?

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*Adapted from: Before You Buy a House, Washington, DC: Kiplinger, Inc., 1964, and Evaluating a House and Its Plan, Extension Division, Virginia Polytechnic Institute and State University, MI-122, 1969.

KITCHEN AND DINING ROOM

9. Are there three work centers in the kitchen? (One for mixing and food preparation, one for cooking and serving, and one for cleaning up and washing dishes.)

10. Is there from 6 to 8 feet of counter space?

11. Is the work triangle from 15' to 23' and not less than 12' nor more than 26'? (Measure this by connecting the center fronts of refrigerator, sink, and range.)

12. Do kitchen cabinets have adjustable shelves?

13. Is the kitchen convenient to family room and dining room?

14. Does the kitchen have a good view of play area and service entrance?

15. Is there a place for dining room storage of linen, silver, and dishes?

BEDROOMS AND BATHROOMS

16. Are there enough bedrooms? (If separate bedrooms are not possible, there should be one bedroom for each two children of the same sex.)

17. Are bedroom windows located so that there is good cross ventilation and light distribution?

18. Are bedroom windows located so that there is a maximum wall space for furniture placement?

19. In a two-story house, can arrangements be made for a downstairs bedroom and bath?

20. If only one bathroom, is it convenient to all bedrooms? (It should also open on to a hall, so as to be accessible to guests.)

21. Is there adequate space in the bathroom for the three fixtures as well as some storage for linens and bathroom supplies?

22. Is the bathtub located so that it does not have to be placed under a window?

23. Does the bathroom have the standard accessories (2 towel bars, soap dish at tub, paper holder, and toothbrush and tumbler holder at lavatory)?

LAUNDRY

24. Is there a space provided for laundry equipment?

25. Is it convenient to bedrooms?

D. RETIREMENT HOUSE CHECKLIST*

(Worksheet)

		5 points for each "Yes"
1.	Is the front entry at ground level or ramped for use of a wheelchair?	Yes___No___
2.	Are the master switches at three points--entry, bedroom, and kitchen?	Yes___No___
3.	Are floors of non-skid material with no loose throw rugs?	Yes___No___
4.	Are all doors and hallways at least three feet wide? (3' to 4' is more desirable)	Yes___No___
5.	Are all light switches and door knobs 36" above floor level?	Yes___No___
6.	Are all electrical outlets 28" to 36" above floor level?	Yes___No___
7.	Is there a seat next to the bath tub?	Yes___No___
8.	Are there approved grab bars at the tub? (No plastic or glass)	Yes___No___
9.	Are most of the items stored in the kitchen between hip and eye level?	Yes___No___
10.	Is it possible to sit down at kitchen sink?	Yes___No___
11.	Does the house have pull-down features to make bulb replacement easier?	Yes___No___
12.	Does home heating provide warm floors?	Yes___No___
13.	Can the occupants dispose of trash and garbage easily so there is no need to leave these in the house for any length of time?	Yes___No___
14.	Is there a hobby-workshop area in or near the house?	Yes___No___
15.	Are all outdoor water faucets at least 2 feet above ground?	Yes___No___
16.	Is there a wide roof overhang to protect walk-ways from ice, snow, and rain?	Yes___No___

(Con't)

17. Is there a good view from the living room? Yes___No___

18. Is there a place outside to sit--cool in summer and warm for spring and fall? Yes___No___

19. Is there napping space in the living room? Yes___No___

20. Is there some place to display family photographs and treasured knick-knacks? Yes___No___

Score:		
	80 - 100	Excellent
	70 - 80	Good
	60 - 70	Fair
	Below 60	Let's Get to Work!

*Source: Cooperative Extension Service, Virginia Polytechnic Institute and State University.

E. APARTMENT CHECKLIST

BUILDING EXTERIOR

1. Is the exterior of the building in good shape? Yes___ No___
2. Are the grounds well maintained, sidewalks and steps in good shape? Yes___ No___
3. Is there a back yard; is it enclosed for children? Yes___ No___
4. Is there a garage or other parking facility? Yes___ No___
5. Are there storm windows and screens on all windows? Yes___ No___

BUILDING INTERIOR

6. Are there at least two exits from the building? Yes___ No___
7. Are the fire escapes in good repair? Yes___ No___
8. Are the stairways and halls well lit? Yes___ No___
9. Do porches and stairways have railings? Yes___ No___
10. Are dangerous wiring and pipes concealed? Yes___ No___
11. Do the elevators work? Yes___ No___
12. Are there laundry facilities in the building? Yes___ No___
13. Are the mail boxes in a safe place with locks on them? Yes___ No___
14. Is the first floor door self-locking? Yes___ No___
15. Is there a buzzer at the main door to let people in? Yes___ No___

THE APARTMENT

16. Are there enough windows or other means of ventilation? Yes___ No___
17. Are the floors finished, even, and without cracks in them? Yes___ No___
18. Are there large cracks between the baseboard and floor? Yes___ No___
19. Does the refrigerator and stove come with the apartment? Yes___ No___
20. Are the sinks clean and the drains in good working order? Yes___ No___
21. Does the toilet flush properly? Yes___ No___
22. Is there enough hot water? Yes___ No___
23. Is there adequate water pressure? Yes___ No___
24. Does the shower head (if any) work properly? Yes___ No___
25. Is there adequate closet or storage space? Yes___ No___
26. Do the doors and windows lock properly? Yes___ No___
27. Are all pipes and electrical wiring concealed? Yes___ No___
28. Are the walls soundproof and free from cracks and holes? Yes___ No___
29. Is there heat in every room? Yes___ No___

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XI. PRESENTATION PLANS

A. SINGLE SESSION PRESENTATION METHOD WITH "USER GUIDE"

TO THE LEADER:

This is a structured discussion approach for a 30-minute session covering the "Housing Needs for the Elderly" module, to be used with the "User Guide." The first column, "Section," indicates the part of the module to be covered. The "Preparation" column recommends procedures to help you prepare for the presentation. The "Activity" column suggests how you might lead a discussion on each topic. The "Time" column suggests how many minutes should be spent on that particular section in order to cover all of the material in 30 minutes. Be especially careful not to exceed the time limit suggestions in the "Time" column (unless you take equivalent time away from another part). Otherwise, you will not accomplish all of the goals for the session.

Section	Preparation Prior to Presentation	Activity	Suggested Time (Minutes)
Introduction	Read again the materials provided which describe this module, i.e., its purpose, objectives, as well as the suggestions for leading a group discussion of older persons.	Introduce yourself. If the group is small, ask them to introduce themselves.	2
Introduce the topic including "Background on Housing Needs of the Elderly."	Review "Background on Housing Needs of the Elderly," p. 10.	Discuss general background information on "Housing Needs of the Elderly." Perhaps read aloud the third paragraph on p. 10.	3

Section	Preparation Prior to Presentation	Activity	Suggested Time (Minutes)
"User Guide"	Read and understand in advance how you plan to describe the "User Guide" and its use, pp. 1-2.	Ask the group to look at their "User Guide." Tell them that before showing some slides of housing alternatives to "PLEASE CHECK HOW IMPORTANT EACH OF THE LISTED HOUSING VALUES ARE TO YOU PERSONALLY AND HOW IMPORTANT EACH OF THE FACTORS ARE IN INFLUENCING YOUR CHOICE OF WHERE TO LIVE." "PLEASE MAKE TWO CHECKS BESIDE THE ONES YOU WOULD LIKE TO ASK A QUESTION ABOUT OR TO COMMENT ON."	5
Slide Presentation	Make certain that you have already previewed the slides and tape to ensure that they are in proper sequence, have been placed in the carousel correctly and that both slide projector and tape recorder are functioning and are in sync.	Show the Slide/Tape presentation.	7

Section	Preparation Prior to Presentation	Activity	Suggested Time (Minutes)
After Slide Presentation (Discussion)	1. Review the housing alternatives on pp. 11-33. 2. Review suggestions for leading the discussion on pp. 5-6. 3. Keep in mind that there are 8 various housing alternatives with advantages & disadvantages of each to be covered. 4. Review "General Points to Remember in Deciding Where to Live," pp. 35-36. 5. Review "General Points to Remember When Selling or Buying a Home," pp. 37-38.	List on a blackboard, newsprint, or flip chart each housing alternative. Then ask the participants: 1. "WHAT ARE THE ADVANTAGES OF REMAINING IN YOUR PRESENT HOME?" 2. "WHAT ARE THE DISADVANTAGES OF REMAINING IN YOUR PRESENT HOME?" 3. Continue asking for the Advantages & Disadvantages of each of the other 7 housing alternatives as time permits: --Smaller Home --Apartment --Mobile Home --Condominium or Cooperative --Retirement Home or Community --Live with Relative --Other housing 4. After the participants list the advantages and disadvantages of each alternative, you should be able to provide additional ones based on the material on pp. 11-33.	10

Section	Preparation Prior to Presentation	Activity	Suggested Time (Minutes)
Summary Wrap-Up With "User Guide"	Make a list in advance of the key points you want to have summarized based on the 4 objectives on p. 9.	Suggested questions to help you summarize the important points of the session: 1. "WHAT WERE THE 2 OR 3 MOST IMPORTANT THINGS THAT YOU GAINED FROM THIS SESSION?" 2. "HOW MANY OF YOU PLAN TO RECONSIDER YOUR CURRENT HOUSING SITUATION IN LIGHT OF TODAY'S DISCUSSION? LET ME SEE A SHOW OF HANDS. 3. "TAKE THE 'USER GUIDE' HOME WITH YOU AND KEEP IT IN A PLACE WHERE YOU CAN EASILY FIND IT."	3
Conclusion/ Adjournment		"THANK YOU."	

B. SECOND SESSION PRESENTATION METHOD WITH "USER GUIDE"

TO THE LEADER:

This is a structured discussion approach for the second 30-minute session covering the "Housing Needs of the Elderly" module, to be used with the "User Guide." The first column, "Section," indicates the part of the module to be covered. The "Preparation" column recommends procedures to help you prepare for the presentation. The "Activity" column suggests how you might lead a discussion on each topic. The "Time" column suggests how many minutes should be spent on that particular section in order to cover all the material not covered in the first session in 30 minutes. Be especially careful not to exceed the time limit suggestions in the "Time" column (unless you take equivalent time away from another part). Otherwise, you will not accomplish all of the goals for the session.

Section	Preparation Prior to Presentation	Activity	Suggested Time (Minutes)
Introduction	Read the content material on those housing alternatives that you did not include in the first session as well as suggestions for leading a group discussion of older persons.	Re-introduce yourself. If the group is small, ask them to introduce themselves.	2
Audience Reorientation--"User Guide"	Review the housing alternatives (pp. 11-33) including the ones that you talked about during the first session. Read and understand in advance how you plan to describe the "User Guide" and its use (pp. 1-2).	Reorient the group to what was done in the first session and ask them to look at their "User Guide." Then review the learning objectives (p. 9) with the group asking them these questions: 1. "HOW MANY OF YOU THOUGHT ABOUT YOUR OWN HOUSING SITUATION AFTER OUR FIRST SESSION TOGETHER? LET ME SEE A SHOW OF HANDS." 2. "HOW MANY OF YOU DISCUSSED YOUR CURRENT HOUSING PLANS WITH SOMEONE ELSE?" (Show of hands)	5

Section	Preparation Prior to Presentation	Activity	Suggested Time (Minutes)
		3. "HOW MANY OF YOU DECIDED TO STAY WHERE YOU ARE NOW LIVING?" 4. "HOW MANY OF YOU DECIDED TO MOVE? (Show of hands)	
Discussion	Make certain that you have carefully reviewed details of the various housing alternatives as well as suggestions for leading the discussion. Watch time carefully here. 1. Review the housing alternatives (pp. 11-33). 2. Review suggestions for leading the discussion on pp. 5-6. 3. Keep in mind that there are 8 housing alternatives included with advantages & disadvantages to each. 4. Review "General Points to Remember When Selling or Buying a Home," p. 37-38. 5. Review "General Points to Remember in Deciding Where to Live," pp. 35-36.	Tell them that you are now going to discuss other housing alternatives that you did <u>not</u> get the opportunity to during the first session. Tell them: "LET'S NOT SPEND MORE THAN 2 OR 3 MINUTES ON EACH ONE SINCE WE ONLY HAVE ABOUT 20 MINUTES." List on a blackboard, newsprint, or flip chart each housing alternative, i.e.: 1. "WHAT ARE THE ADVANTAGES OF REMAINING IN YOUR PRESENT HOME?" 2. "WHAT ARE THE DISADVANTAGES OF REMAINING IN YOUR PRESENT HOME?" 3. Continue asking for the advantages and disadvantages for each of the other 7 housing alternatives: --Smaller Home --Apartment --Mobile Home --Condominium or Cooperative --Retirement Home or Community --Live with Relatives --Other Housing 4. After the participants list the advantages of each alternative, you should be able to provide additional ones based on the material on pp. 11-33.	20

Section	Preparation Prior to Presentation	Activity	Suggested Time (Minutes)
Summary Wrap-Up with "User Guide"	Make a list in advance of the key points you want to have summarized based on the 4 objectives on p. 9.	Suggested questions to help you summarize the important points of the section: 1. "WHAT WERE THE 2 OR 3 MOST IMPORTANT THINGS THAT YOU GAINED FROM THIS SESSION?" 2. "HOW MANY OF YOU PLAN TO MAKE SOME CHANGES OR MODIFICATIONS IN YOUR HOUSING ARRANGEMENTS AS A RESULT OF OUR TWO SESSIONS TOGETHER?" 3. "HOW MANY OF YOU ARE GOING TO TALK TO SOME OTHER KNOWLEDGEABLE PERSON ABOUT YOUR HOUSING SITUATION?" 4. "TAKE THE 'USER GUIDE' HOME WITH YOU AND KEEP IT IN A PLACE WHERE YOU CAN EASILY FIND IT."	3
Conclusion/ Adjournment		"THANK YOU."	

C. SINGLE SESSION PRESENTATION METHOD WITHOUT "USER GUIDE"

TO THE LEADER:

The following presentation plan is a suggested approach for a 30-minute presentation covering the "Housing Needs of the Elderly" module. The first column, "Section," indicates the part of the module to be covered. The "Preparation" column recommends procedures to help you prepare for the presentation of the material. The "Activity" column tells you what you should do with or for the group. The "Time" column suggests how many minutes should be spent on that particular section in order to cover all of the material in 30 minutes. Be especially careful not to exceed the time limit suggestions in the "Time" column unless you take equal time away from another part. Otherwise, you will not accomplish all of the goals for the session.

Section	Preparation Prior to Presentation	Activity	Suggested Time (Minutes)
Introduction	Read again the materials which describe this module, i.e., its purpose, objectives, as well as the suggestions for leading a group discussion of older persons.	Introduce yourself. If the group is small, ask them to introduce themselves.	2
Introduce the topic including background on "Housing Needs of the Elderly."	Review "Background on Housing Needs of the Elderly," p. 10.	Discuss the general background information on "Housing Needs of the Elderly." Perhaps read aloud the 3rd paragraph on p. 10.	3
Discussion	Review the housing alternatives on pp. 11-33 and make a list. You may get someone in advance to describe a situation in which he (she) made a major change in their housing arrangements and with what results.	List the housing alternatives on a blackboard, newsprint, or flip chart. --Present Home --Smaller Home --Apartment --Mobile Home --Condominium or Cooperative --Retirement Home or Community --Live with Relative --Other Housing Read them aloud to the participants & ask the advantages and disadvantages of each.	5

Section	Preparation Prior to Presentation	Activity	Suggested Time (Minutes)
Description of the various housing alternatives and the advantages and disadvantages of each.	Bear in mind that there are 8 housing alternatives included. You will not likely be able to cover all of them. Watch time carefully here. Try to cover 4 or 5.	After the participants list the advantages and disadvantages of each alternative, you should be able to provide additional ones based on the material on pp. 11-33.	15
Summary Wrap-Up	1. Review "General Points to Remember in Deciding Where to Live" pp. 35-36. 2. Review "General Points to Remember when Selling or Buying a Home" pp. 37-38. 3. Make a list in advance of the key points you want to have summarized based on the 4 objectives on p. 9.	Suggested questions to help you summarize the important points of the session: 1. "WHAT WERE THE 2 OR 3 MOST IMPORTANT THINGS THAT YOU GAINED FROM TODAY'S SESSION?" 2. "HOW MANY OF YOU PLAN TO RECONSIDER YOUR CURRENT HOUSING IN LIGHT OF TODAY'S DISCUSSION? LET ME SEE A SHOW OF HANDS." 3. "TAKE THE 'USER GUIDE' HOME WITH YOU AND KEEP IT IN A PLACE WHERE YOU CAN EASILY FIND IT."	5
Conclusion/ Adjournment		"THANK YOU."	

D. SECOND SESSION PRESENTATION METHOD WITHOUT "USER GUIDE"

TO THE LEADER:

The following presentation plan is a suggested approach for two 30-minute presentations covering the "Housing Needs of the Elderly" module. The first column, "Section," indicates the part of the module to be covered. The "Preparation" column recommends procedures to help you prepare for the presentation of the material. The "Activity" column tells you what you should do with or for the group. The "Time" column suggests how many minutes should be spent on that particular section in order to cover all of the material not covered in the first session in 30 minutes. Be especially careful not to exceed the time limit suggestions in the "Time" column unless you take equal time away from another part. Otherwise, you will not accomplish all of the goals for the session.

Section	Preparation Prior to Presentation	Activity	Suggested Time (Minutes)
Introduction	Read the content material on those housing alternatives that are not included in the first session as well as the suggestions for leading a group discussion for older persons.	Re-introduce yourself. If the group is small, ask them to introduce themselves.	2
Audience Re-orientation	Review the housing alternatives (pp. 11-33) including the ones that you talked about during the first session.	Reorient the group to what was done in the first session and review learning objectives (p. 9) by asking them these questions: 1. "HOW MANY OF YOU THOUGHT ABOUT YOUR OWN HOUSING SITUATION AFTER OUR FIRST SESSION TOGETHER? LET ME SEE A SHOW OF HANDS." 2. "HOW MANY OF YOU DISCUSSED YOUR CURRENT HOUSING OR FUTURE HOUSING PLANS WITH SOMEONE ELSE?" (Show of hands)	6

Section	Preparation Prior to Presentation	Activity	Suggested Time (Minutes)
		3. "HOW MANY OF YOU DECIDED TO STAY WHERE YOU ARE NOW LIVING?" (Show of hands) 4. "HOW MANY OF YOU DECIDED TO MOVE?" (Show of hands)	
Description of various housing alternatives and the advantages and disadvantages of each.	Make certain that you have carefully reviewed details of the various housing alternatives as well as suggestions for leading the discussion. Watch time carefully here. 1. Review the housing alternatives (pp. 11-33). 2. Review suggestions for leading the discussion, pp. 5-6. 3. Keep in mind that there are 8 housing alternatives included and advantages & disadvantages to each. 4. Review "General Points to Remember in Deciding Where to Live" pp. 35-36. 5. Review "General Points to Remember when Selling or Buying a Home" pp. 37-38.	Tell them that you are now going to discuss other housing alternatives that you did not get the opportunity to do during the first session. Tell them "LET'S NOT SPEND MORE THAN 2 OR 3 MINUTES ON EACH SINCE WE ONLY HAVE 17 MINUTES." List on a blackboard, newsprint, or flip chart each housing alternative. Then ask the participants: 1. "WHAT ARE THE ADVANTAGES OF REMAINING IN YOUR PRESENT HOME?" 2. "WHAT ARE THE DISADVANTAGES OF REMAINING IN YOUR PRESENT HOME?" 3. Continue asking for the advantages and disadvantages of each of the other 7 housing alternatives: --Smaller Home --Apartment --Mobile Home --Condominium or Cooperative --Retirement Home or Community --Live with Relative --Other Housing 4. After the participants list the advantages and disadvantages of each alternative, you should be able to provide additional ones based on the material on pp. 11-33.	17

Section	Preparation Prior to Presentation	Activity	Suggested Time (Minutes)
Summary Wrap-Up	Make a list in advance of the key points you want to have summarized based on the 4 objectives on p. 9.	Suggested questions to help you summarize the important points of the session: 1. "WHAT WERE THE 2 OR 3 MOST IMPORTANT THINGS THAT YOU GAINED FROM TODAY'S SESSION?" 2. "HOW MANY OF YOU PLAN TO RECONSIDER YOUR CURRENT HOUSING IN LIGHT OF TODAY'S DISCUSSION? LET ME SEE A SHOW OF HANDS.	5
Conclusion/ Adjournment		"THANK YOU."	

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Retirement Living, 150 East 58th Street, New York, New York 10022.

Federal

Department of Health, Education and Welfare, Social Security Administration, Baltimore, Maryland 21235.

Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20024.

Administration on Aging, U.S. Department of Health, Education and Welfare, Washington, DC 20201.

State

Office on Aging, 830 East Main Street, Richmond, Virginia 23219.

Extension Division, Virginia Polytechnic Institute and State University, Blacksburg, Virginia 24061.

Local

County Extension Agent.

XIII. REACTIONS TO YOUR USE OF THIS MODULE

1. I used this module with the following group of adults: (Please describe)

2. The group's reactions to the modular approach were:

3. My reactions to using this approach are:

4. My suggestions for revisions are:

Please return to:

E. Thomas Garman, Co-Director
Consumer Education for Older Persons
226 Wallace Hall
Virginia Polytechnic Institute and State University
Blacksburg, VA 24061

HOUSING NEEDS OF THE ELDERLY

USER GUIDE

A. CHOOSING A RETIREMENT LOCATION: Evaluate the factors below as they would influence your choice of where to live. (VI=Very Important, FI=Fairly Important, NVI=Not Very Important)

Value	VI	FI	NVI
1. Stay in your present house or apartment.	___	___	___
2. Stay in your same town or city, although in different and less expensive living quarters.	___	___	___
3. Strength of ties to family, friends, neighbors, clubs, or community.	___	___	___
4. Stay or move closer to medical facilities.	___	___	___
5. Stay or move closer to shopping areas.	___	___	___
6. Stay or move closer to better public transportation.	___	___	___
7. Move to another climatic area.	___	___	___
8. Move with the seasons if you can afford or have access to two homes.	___	___	___
9. Satisfy a desire to travel by purchasing a live-in boat, auto trailer, or camper.	___	___	___
10. Buy or rent accommodations in a retirement community especially set up for convenience and health needs.	___	___	___

B. I WANT A RETIREMENT LOCATION: Evaluate the factors below as they would influence your choice of where to live.

1. Is comfortable to live in.	___	___	___
2. Is beautiful to look at and that friends and neighbors will admire.	___	___	___
3. Is economical to maintain.	___	___	___
4. Has privacy for each family member.	___	___	___
5. Will help family members to work and play together.	___	___	___
6. Will give quiet and peace.	___	___	___
7. Gives the feeling of belonging.	___	___	___
8. Makes for ease in maintaining.	___	___	___
9. Protects the health of the family.	___	___	___